How to Work an Older Storm
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We know what it’s like to be out knocking doors 11 months after the latest hailstorm. The buzz has worn off and people seem to have forgotten how destructive the storm was at the time, and are unaware of the damage they likely have if they had not filed a claim. Knocking doors during this “dry” period without a good approach can feel kind of weird, and people are generally not nearly as receptive as when they are fresh after a big event.

The good news is, there are still several golden opportunities to capitalize on sweeping up “stragglers” after winter ends with good timing and a solid approach. How would you like to start your year off with a few weeks full of inspections before a new storm even hits? It can be done!

Here are the easiest ways to line up appointments while working an older storm.

Capitalize on your opportunities. Every time your company builds a roof, you should be in that neighborhood knocking doors. There are always jobs that spill over into spring that didn’t get completed before winter from the storm season before. Use the construction of the house nearby as your “in.” Casually inform neighbors that your company is replacing the roof of the house down the street because they sustained hail damage last year during the storm, and are only just now getting a chance to replace it because you were so swamped last year (because any company who is reputable and popular has more business than they can handle!). Ask them if they’ve had an inspection yet, because if the house a few feet away was damaged, theirs likely is also. Here’s what to say:

“Hey, sorry to bother you – I was actually just stopping by real quick because we’re building John & Lindsay’s roof across the street this afternoon. They had pretty bad hail damage on their roof from last year’s storm, and their insurance company paid to replace it. Sorry for the loud hammering! If any debris blows into your yard, here’s my card – just give me a call and I’ll come take care of it.

(then, almost as an afterthought)
By the way, have you had anyone inspect your roof for damage yet? We’ve found that most roofs - especially those that are more than a couple of years old - were damaged by that hail. The thing about hail is that it takes years to actually leak, so most people don’t even know they have it. If you want, I could swing by later this week and take a quick look for you. Basically we inspect for hail or wind damage, and if we find any we’ll take pictures of it so we can come down and show you what’s going on down there. If we don’t really find anything though, we’ll just let you know you’ve got nothing to worry about. Would Wednesday at (time) or (time) work better for you?”

Urgency.

Another great approach is the “time is running out” urgency approach. If the storm happened on April 30th, 2012, and here it is now March 18th, 2013, there are just 42 days before the standard 1-year claim period is closed, and if a homeowner doesn’t file their claim before then, they’re S.O.L. if leaks sprout up down the road.

Here’s what to say:

“Hey, how’s it going? Great, well I don’t mean to bother you, I just wanted to let you know really quick – do you know John & Marie Schwartz down the street? Well you can see we’re finally replacing their roof here today, they actually had some hail damage from that storm we had last spring, do you remember that? Yeah, it was pretty crazy! Anyway, I just wanted to let you know what was going on; the noise and debris should all be done by tomorrow.

By the way – I’ve talked to a few of people who have flagged me over this week who said they kept meaning to get their roof looked at last summer but put it off and put it off and then the next thing they knew, winter had rolled around, and the claim period actually ends here in about 42 more days. Considering several of the neighbors had damage, it’s better safe than sorry – have you had anyone take a quick look at your roof yet?

I’m going to be back here tomorrow and the next day to do a couple free inspections in this subdivision. I could pop by real quick on Wednesday at (time), or would (time) work better for you?”

After inspections:

Now that you’ve lined up some new appointments, once you get done doing an inspection, use a similar approach to neighboring homes. Have your camera with you so you can touch on the surrounding neighbors and show them what’s going on right next door. What happens when someone sees the damage on their next door neighbor’s roof? Their wheels start turning because it’s pretty likely they sustained similar damage. Here’s what to say:

“Hey, how’s it going? Sorry to bug you, I just wanted to pop over real quick on my way out – I just got done inspecting Sue’s roof next door, and remember that big hail storm we had last year? Well she actually has quite a bit of damage from that storm….here are some pictures (explain photos/how hail damage affects shingles). I’ve actually seen a lot of damaged roofs in this area, and the claim period time limit is coming up, so I’m squeezing in some free last minute inspections this week. If I don’t see anything up there, I’ll just let you know. If I do find damage though, like on Sue’s house, I’ll take photos and come down and let you know what I can do to help. Would Wednesday at (time) or (time) work better for you?”
Adjuster meetings.

Another golden opportunity to take advantage of is after an adjuster meeting. Neighbors have noticed you and the adjuster on the roof and have likely seen the big truck that says “STATE FARM” or “ALL-STATE” on the side. Curiosity is peaked already, so go fill them in and seize the opportunity to secure an inspection. Here’s exactly what to say:

“Hi, how’s it going? I don’t want to bother you, but I just wanted to let you know I just got done meeting Judy’s insurance company across the street. We found quite a bit of hail damage on her roof from that big storm last year, and her insurance company agreed to pay to replace the whole thing. I’ve actually seen a lot of damaged roofs in this area, and the claim period time limit is coming up, so I’m squeezing in some free last minute inspections this week for the neighbors. If I don’t see anything up there, I’ll just let you know. If I do find damage though, like on Judy’s house, I’ll take photos and come down and let you know what I can do to help. Would Wednesday at (time) or (time) work better for you?”

Adjusters are hungry to buy! Just like storm restoration, insurance adjusting can be feast or famine. When it’s storm season you’re in over your head, and when the storm claims dwindle, it’s bread and water time. Most adjusters, particularly independent adjusters, are paid based on the claims that they write. More or less, each claim pays them a commission. When contractors aren’t drumming up jobs, adjusters aren’t getting paid. Use this to your advantage! In the “off season” or when the big rush tapers off from a large storm, adjusters are looking to buy to keep a steady income rolling in. Unlike storm restoration salesmen, however, adjusters do not have the luxury of simply deciding to go out and knock on a few doors in order to get some work. You can!

Referral approach.

For the spillover roofs you’re completing this spring that weren’t able to get completed before winter, be sure to capitalize on asking your customers for referrals when you go to deliver their final invoice and pick up the check. Bring a $15 Starbucks giftcard, some AMC movie tickets, or QuikTrip gas card and say,

“So Kathy, which do you like better, Starbucks or QuikTrip? Great choice! Well I tell you what…I’d like to give you this Starbucks gift card in exchange for a small favor. So the claim period for last year’s storm ends in 42 days from today. We’re trying to wrap up the jobs we and inspections we weren’t able to get to last year before winter rolled around, and now the clock is ticking to get to any remaining homes that were damaged before it’s too late.

I’m finding so many people meant to get an inspection over the summer but put it off and kept putting it off because of sports and kids and so on, and next thing they knew there was snow on the ground, and now spring has come around and they’ve all but forgotten about it. I’m trying to take care of any stragglers before the claim period ends and the next storm hits. Who do you know that might not have had their roof looked at yet that might benefit from a free inspection? One or two people and this card is all yours!”

Sweeten the deal. Have a couple different values of gift cards on hand ($15, $25, $50), or give your homeowner an incentive to get both the gas card and the Starbucks card:

“I tell you what Kathy, if you can think of 3 or 4 people who might want a free inspection, I’ll give you a $25 gift card!”
Mailing strategies.

If you’re a business owner and you’re big on mailers or have found them to be effective in your market in the past, look into sending a postcard campaign alerting homeowners to the ticking clock on the quickly closing claim period. It can be very simple, like,

“Dear Homeowner,

Remember that crazy hail storm we had on April 30th last year? Pretty nuts, right? The window to file a claim ends on April 30th this year...just a couple weeks away. If you haven’t had a free inspection just to be sure your roof didn’t sustain any damage, it’s better safe than sorry. Give us a call at ###-###-####.”

“Cold” approach:

Let’s say you are just grinding it out in a neighborhood that you know has damage, but nothing to springboard you into an easy appointment, like spillover construction or adjuster meetings. Here’s an approach you can use that acknowledges the slight weirdness of approaching a hail damage inspection 10 months after the fact so you don’t feel like a weirdo and the homeowner doesn’t look at you like you’re crazy.

“Hey, how’s it going? Great, well I really don’t mean to bother you. I hate knocking on peoples’ doors. But you know that huge hail storm we had last spring? Yeah, it was pretty crazy! Anyway, we were so swamped last year with inspections and construction from that, that we weren’t able to schedule the free storm damage inspections in every damaged area, and then next thing you know, winter rolled around. Well, the claim period for that storm ends in 42 days, and we’re doing one last sweep to do a few free inspections for any homeowners that never got around to having their roof looked at – better safe than sorry! I’m going to be taking a look at a few homes on Thursday, and could stop by for you real quick at either (time), or would (time) be better for you?”

The “magic” behind the approaches.

I want you to understand why we say certain things in these approaches so that you are better able to communicate them and leverage them to your advantage when you deliver them to a homeowner. There’s really a lot of psychology going on in each of these door knocking approaches that work in your favor to help you line up inspections. Here’s what I mean:

Construction down the street.

You’re approaching the homeowner at the door with essentially a public service announcement, not to sell anything. Their guard is completely down when you stop by just to give them a heads up that you’re doing their neighbor’s roof and apologizing for any inconvenience, noise, or debris that might get blown over by the wind. Asking for the inspection is then like an afterthought, and they’re way more open to accepting.

Next, there’s nothing more effective than proof of what you’re saying. Showing the person you’re talking to that their neighbor just a few houses or blocks away is having their roof replaced right before their eyes because of the storm that also hit THEIR house last year. They are seeing that the damage was real, and roofs actually get replaced because of it, urging them to question the condition of their own roof, and moving them to accept an inspection.
Name dropping.

Nobody wants to be first, last, or left behind. Ever hear the phrase “keeping up with the Joneses?” Well, it’s real. No one can call your bluff when you’re in the neighborhood working with people they know and see every day. If the neighbors are working with you, why shouldn’t they? Additionally, if their neighbor had damage, isn’t it safe to say there’s a pretty good chance they have damage too?

We were too swamped last year.

This accomplishes two things: 1) it demonstrates that a TON of homes were damaged by the storm, therefore it is very likely that theirs sustained damage as well, but more importantly, 2) it indicates that the company you work for is a great company. If your company was SO swamped last year with jobs that you couldn’t even get to a dozen of them until spring, obviously you’re getting a lot of business because you’re reputable, high quality, and good at what you do.

Urgency.

Time is running out. If they don’t want to find themselves with a leaky roof 8 months from now that they’d have to pay for out of their own pocket because they didn’t take advantage of the opportunity to file a claim within the 365-day claim period, then they had better be safe than sorry. When you’re able to tell them exactly how many days are left before the claim period ends, it lights a fire under their rear, and it’s easier to set up the appointment.

Convenience.

Offering 2 times is a staple in every approach, but you’re letting your homeowner know that because you’re going to be in the neighborhood finishing up a handful of roofs this week, it’s only convenient that they have you stop by during that time. Just another reason they can say yes.

Remember, the key to any door approach is to remain calm, collected, and matter-of-fact. Always offer 2 times, remember how to handle objections, and use your surroundings, your photos, and nearby construction jobs to your advantage.